

In re:
Keith Allen Bagenstose
Pamela Jean Bagenstose
Debtors

Case No. 19-12048-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: Jul 31, 2024

User: admin
Form ID: 138OBJ

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Keith Allen Bagenstose, Pamela Jean Bagenstose, 38 East Broad Street, Reading, PA 19607-2714
14299169	+ Alltemp Enterprise, PO Box 545, Reading, PA 19607-0545
14299170	+ Arcadia Recovery Bureau, PO Box 70256, Philadelphia, PA 19176-0256
14299171	+ Arcadia Recovery Bureau/Reading Hospital, PO Box 70256, Philadelphia, PA 19176-0256
14299172	+ Berks Earned Income Tax Bureau, 1125 Berkshire Blvd, Suite 115, Reading, PA 19610-1222
14299174	+ Berks Oral Surgery, 1075 Bershire Blvd, Reading, PA 19610-1264
14299173	+ Berks foot and Ankle, 654 Philadelphia Avenue, Reading, PA 19607-2769
14344968	+ Fay Servicing, LLC. as servicer for, NRZ Pass-Through Trust II, US Bank, c/o KEVIN G. MCDONALD, 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14299178	+ Keystone Orthopedic, 301 S. 7th Ave, Suite 365, Reading, PA 19611-1436
14299179	+ Keystone Orthopedics Specialists LLC, 301 S. 7th Ave, Suite 365, Reading, PA 19611-1436
14337529	+ NRZ Pass-Through Trust II, et. al., P.O. Box 814609, Dallas TX 75381-4609
14299181	+ Patient First/Arcadia Recovery, PO Box 70256, Philadelphia, PA 19176-0256
14299182	+ Reading Hospital/Arcadia Recovery Bureau, PO Box 70256, Philadelphia, PA 19176-0256
14299183	+ Surgicenter at Spring Ridge, 2603 Keiser Blvd, Reading, PA 19610-3344
14299184	+ SynchroN bank/Walmart/Midland funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14299186	+ UGI South, PO Box 5503, Wilmington, DE 19808-0503

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Aug 01 2024 00:11:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 01 2024 00:12:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14317539	+ Email/Text: RASEBN@raslg.com	Aug 01 2024 00:11:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14299175	+ Email/PDF: DellBKNNotifications@resurgent.com	Aug 01 2024 00:27:26	Dell Financial Services, PO Box 81607, Austin, TX 78708-1607
14299176	Email/Text: ECF@fayservicing.com	Aug 01 2024 00:11:00	Fay Servicing, PO Box 619063, Dallas, TX 75261-9063
14299177	Email/Text: rj@ffcc.com	Aug 01 2024 00:11:00	First Federal Credit, 24700 Chagrin Blvd, Cleveland, OH 44112
14316420	Email/Text: BankruptcyECFMail@mccalla.com	Aug 01 2024 00:12:00	Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old

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14321673	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 01 2024 00:12:00	Alabama Road, Roswell, GA 30076
14349473	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Aug 01 2024 00:26:37	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14299180	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Aug 01 2024 00:25:10	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14313422	+ Email/PDF: cbp@omf.com	Aug 01 2024 00:26:37	Navient US Department of Education, PO Box 4450, Portland, OR 97208-4450
14300555	^ MEBN	Aug 01 2024 00:04:34	OneMain, PO Box 3251, Evansville, IN 47731-3251
14299185	+ Email/Text: bankruptcydepartment@tsico.com	Aug 01 2024 00:12:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14664535	^ MEBN	Aug 01 2024 00:04:20	Transword Systmes Inc, PO Box 17221, Wilmington, DE 19850-7221
14299187	+ Email/Text: EDBKNotices@ecmc.org	Aug 01 2024 00:11:00	U.S. Bank National Association., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14394355	Email/Text: EDBKNotices@ecmc.org	Aug 01 2024 00:11:00	US Department of Education, PO Box 5609, Greenville, TX 75403-5609
			US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14314016	##+	Alltemp Enterprise, Inc., 5 Front Street Plaza, Mohnton, PA 19540-2006

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2024 at the address(es) listed below:

Name	Email Address
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DANIELLE BOYLE-EBERSOLE

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust XVIII dboyle-ebersole@hoflawgroup.com, PABKAttorneyecf@orlans.com

DENISE ELIZABETH CARLON

on behalf of Creditor NRZ Pass-Through Trust II U.S. Bank National Association as trustee bkgroup@kmllawgroup.com

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JOSEPH T. BAMBRICK, JR.

on behalf of Debtor Keith Allen Bagenstose NO1JTB@juno.com

JOSEPH T. BAMBRICK, JR.

on behalf of Joint Debtor Pamela Jean Bagenstose NO1JTB@juno.com

KEVIN G. MCDONALD

on behalf of Creditor NRZ Pass-Through Trust II U.S. Bank National Association as trustee bkgroup@kmllawgroup.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglech13.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 9

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Keith Allen Bagenstose) Case No. 19-12048-pmm
)
)
Pamela Jean Bagenstose) Chapter: 13
)
Debtor(s).)

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: July 31, 2024

For The Court

Timothy B. McGrath
Clerk of Court